



NORTH PENDER ISLAND OFFICIAL COMMUNITY PLAN REVIEW

COMMUNITY PROFILE
February 2005

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Planner 2
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1.0 INTRODUCTION	3
2.0 DEMOGRAPHICS	4
2.1 Population Change	4
2.2 Population by Age Cohort	5
2.4 Education	10
2.5 Household Structure and Family Status	11
2.6 Mobility	13
3.0 ECONOMY	15
3.1 Labour Force	15
3.2 Industry	17
3.3 Labour Force Activity	19
3.4 Labour Force by Class of Worker	20
3.5 Place of Work and Mode of Transportation	21
3.6 Income	24
3.7 Economic Dependency	25
3.8 Overall Socio-Economic Index	26
4.0 LAND USE ANALYSIS AND POPULATION PROJECTIONS	27
4.1 Zones	27
4.2 Dwellings	29
4.3 Housing Prices	33
4.4 Residential Land Use	34
4.5 Building Activity	37
4.6 Population Projections	41
4.7 Housing Demand Projections	45

1.0 INTRODUCTION

This background document has been prepared in conjunction with a review and update of the North Pender Island Official Community Plan (OCP). An OCP is a statement of objectives and policies intended to guide decisions on land use planning and land use management within the jurisdiction. All subsequent bylaws and regulations adopted by the local government must not be in conflict with the OCP.

An OCP review provides an opportunity to update information on demographics, the economy and land use within the Local Trust Area (LTA). Specifically, the purpose of this profile is to provide an inventory of data that may be considered relevant to land-use planning and policy-making for North Pender Island. The data is presented here in tabular, graphic and point form. The provision of a community profile based on accurate and objective data is fundamental for providing for informed decision-making by the Local Trust Committee (LTC). It also provides a relevant context for community discussion and participation and an alternative to the impressionistic or subjective understandings that often guide decision-making.

The sources used in this profile include the 2001 Census, for which specific local area results were obtained by the Islands Trust from Statistics Canada. Other data has been obtained from the BC Assessment Authority (BCAA), from BC Stats (the provincial data agency) and from the Capital Regional District. While much of the census data is available at the level of the LTA for the first time, it should be approached with caution due to the small populations involved. Random rounding¹, sampling errors, data suppression and under-reporting can have much greater impacts than in statistics drawn from larger populations. In addition, the data is for the LTA as a whole, not just North Pender: while the permanent population of the smaller islands in the LTA is currently negligible, there could be an effect where small numbers are concerned. The available census data has been summarized in tables and graphs for relevance and for purposes of clarity and space.

The BCAA data also should be considered with some caution. The use classes assigned to individual parcels are not necessarily current and may be out-of-date. While it provides a good overall profile of land use on North Pender, readers should not focus on the specifics.

The results of the census and other data sources provide useful information in and of themselves; however, additional utility is gained in comparing the data to larger areas and identifying specific differences (or outliers) and areas of consistency. For this purpose, North Pender is compared with the other southern gulf islands (excluding Salt Spring), termed here the Southern LTA, with the Islands Trust Area as a whole, and with B.C. as a whole. In certain instances, comparisons are also made with the Capital Regional District and with the Gulf Island Local Health Area (LHA).

¹ Random rounding is a confidentiality procedure that prevents the possibility of associating statistical data with any identifiable individual. In many instances, all figures are randomly rounded, either up or down, to multiples of 5 and sometimes 10.

2.0 DEMOGRAPHICS

2.1 Population Change

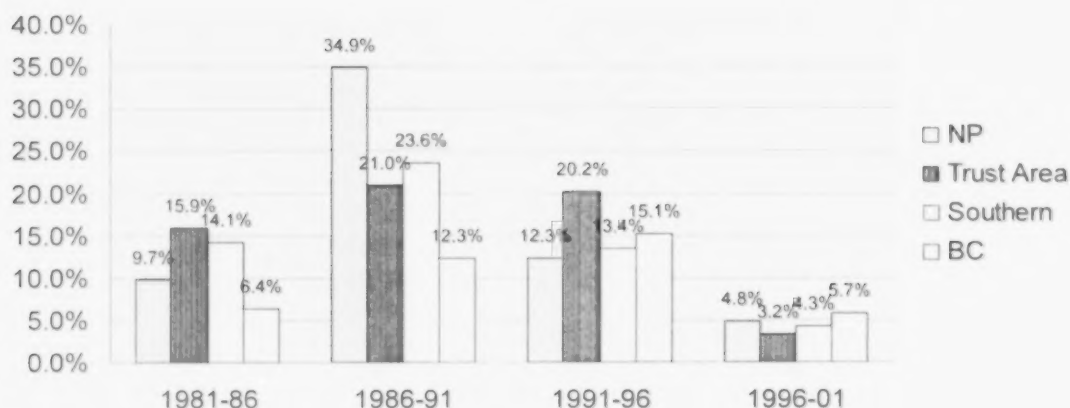
Table 1 : Population Growth

Period	North Pender	Southern LTA*	Islands Trust Area	BC	North Pender %	Southern LTA*	Islands Trust Area %	BC %
1981	1020	2523	13233	2823930				
1986	1119	2878	15341	3004074	9.7%	14.1%	15.9%	6.4%
1991	1509	3556	18555	3373399	34.9%	23.6%	21.0%	12.3%
Change 1981-1991	489	1033			47.9%	40.9%	40.2%	19.5%
1996	1695	4032	22301	3882043	12.3%	13.4%	20.2%	15.1%
Change 1981-1996	675	1509			66.2%	59.8%	68.5%	37.5%
2001	1776	4205	23009	4101575	4.8%	4.3%	3.2%	5.7%
Change 1981-2001	756	1682			74.1%	66.7%	73.9%	45.2%

Source: Statistics Canada, 2001 Census

*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.

Population Change: by Percentage 1981-2001



Discussion

Table 1 examines population growth and growth rates over a 20-year period for North Pender, the southern Local Trust Areas, the Trust Area as a whole and BC. These totals only consider permanent population (the census does not count seasonal residents)

2.0 DEMOGRAPHICS

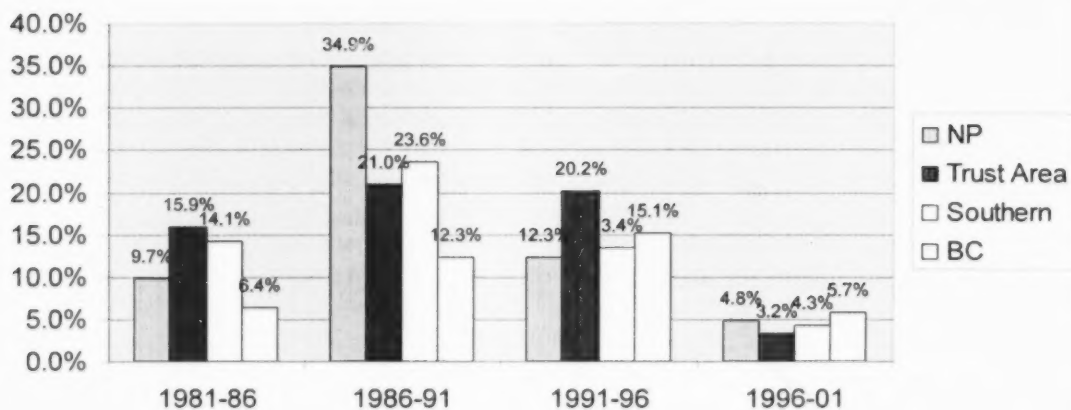
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Population Change: by Percentage 1981-2001



Discussion

Table 1 examines population growth and growth rates over a 20-year period for North Pender, the southern Local Trust Areas, the Trust Area as a whole and BC. These totals only consider permanent population (the census does not count seasonal residents).

- The data indicates that the growth rates on North Pender peaked in the period from 1986 to 1991 (35%). Since then the trend has been towards slower growth rates in each of the subsequent two periods.
- Since 1981, the North Pender population has grown at a faster rate than BC, the southern LTA and the Islands Trust.
- However, this growth was concentrated in the period of 1986-91, with growth slow to comparable to the other jurisdictions in the periods since then.
- Since 1991, growth has been lower than the provincial rate, but slightly higher than in the southern LTA and the Trust Area.
- In the most recent period, population growth has been at a rate of less than 1% per year.

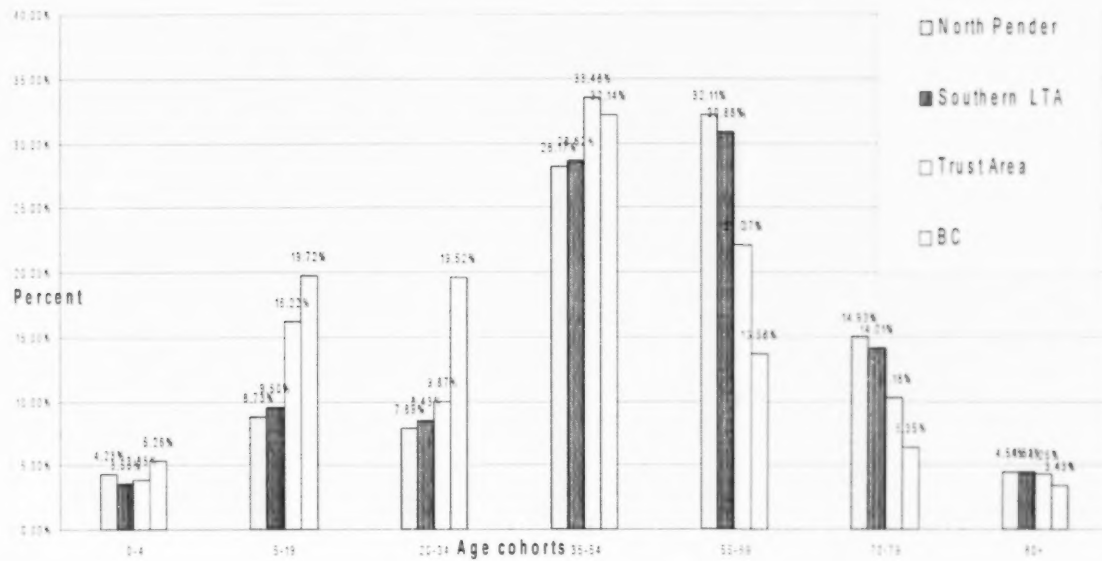
In terms of land use policy implications, the results suggest that planning should be based on an expectation of relatively slow population future growth, rather than one experiencing dynamic or rapid population growth.

2.2 Population by Age Cohort

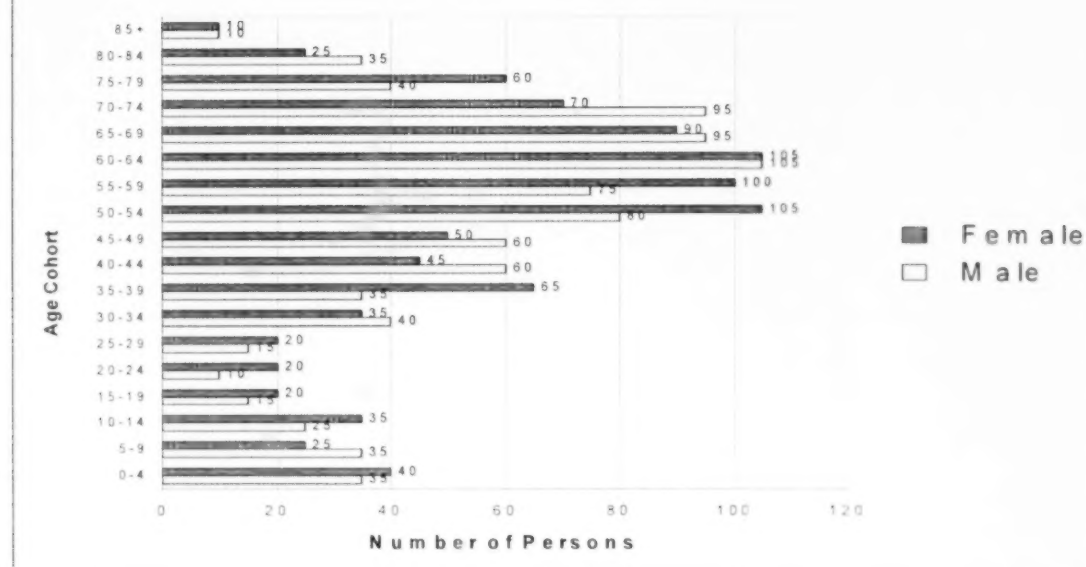
Table 2 : Population by Age								
Age	North Pender	Southern LTA*	Islands Trust Area	BC	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
0-4	75	150	885	205655	4.23%	3.56%	3.85%	5.26%
5-19	155	400	3730	770690	8.73%	9.50%	16.22%	19.72%
20-34	140	355	2270	762680	7.89%	8.43%	9.87%	19.52%
35-54	500	1205	7701	1255875	28.17%	28.62%	33.48%	32.14%
55-69	570	1300	5076	530540	32.11%	30.88%	22.07%	13.58%
70-79	265	590	2340	248125	14.93%	14.01%	10.18%	6.35%
80+	80	190	980	134180	4.51%	4.51%	4.26%	3.43%
	1785	4190	22982	3907745				
Source: Statistics Canada, 2001 Census								
*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.								

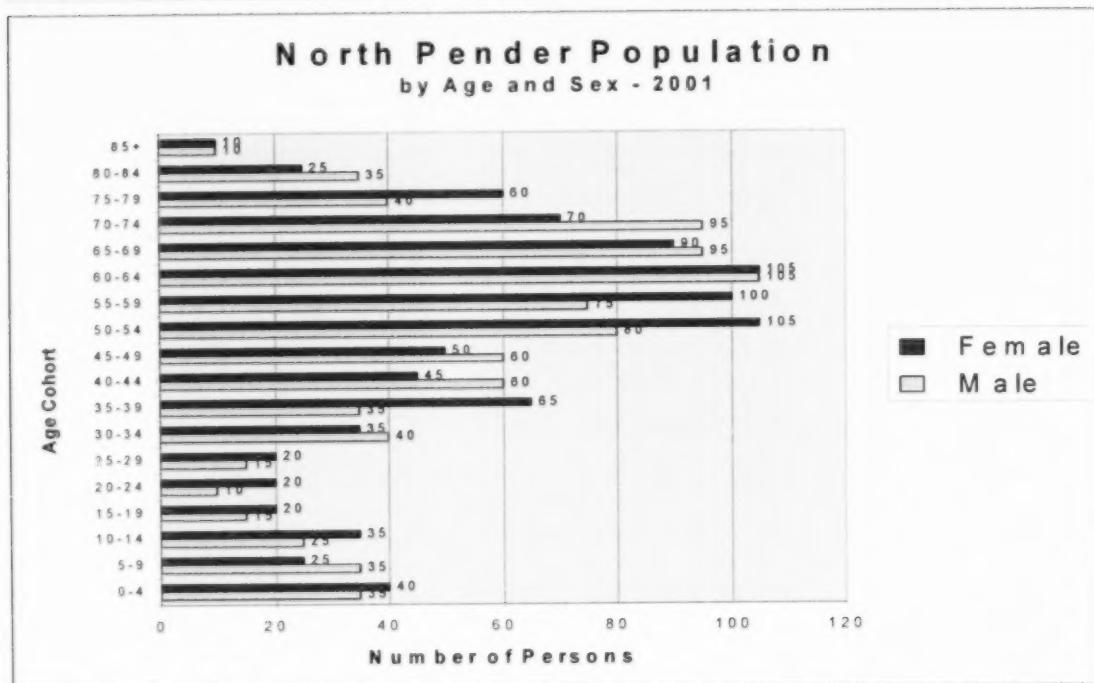
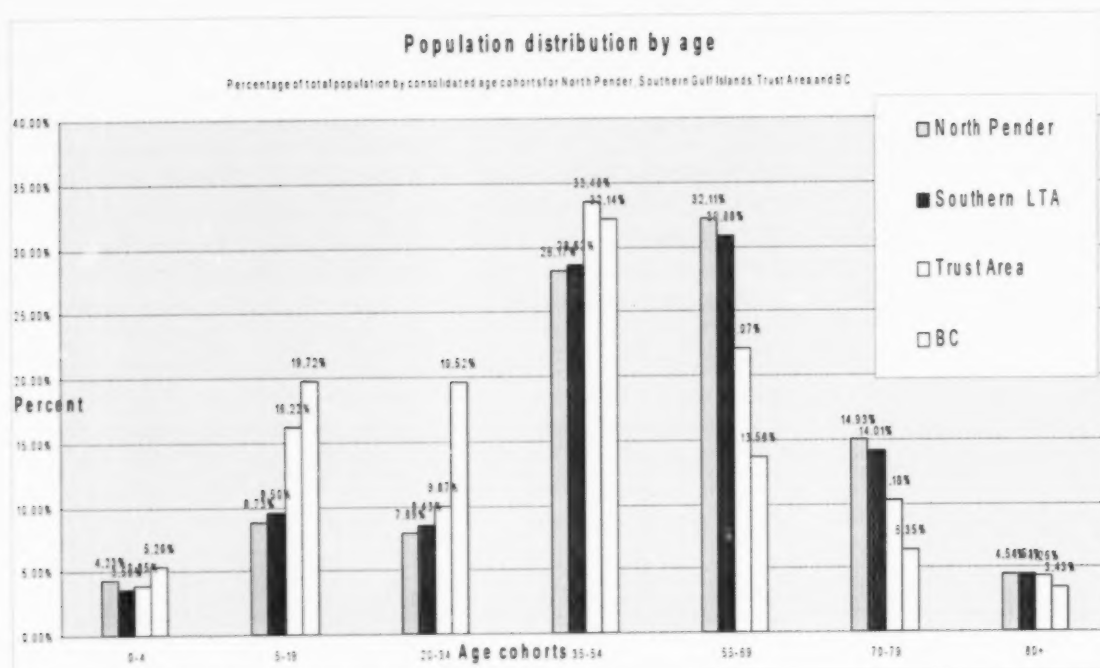
Population distribution by age

Percentage of total population by consolidated age cohort for North Pender, Southern Gulf Islands Trust Area and BC



North Pender Population by Age and Sex - 2001





Discussion

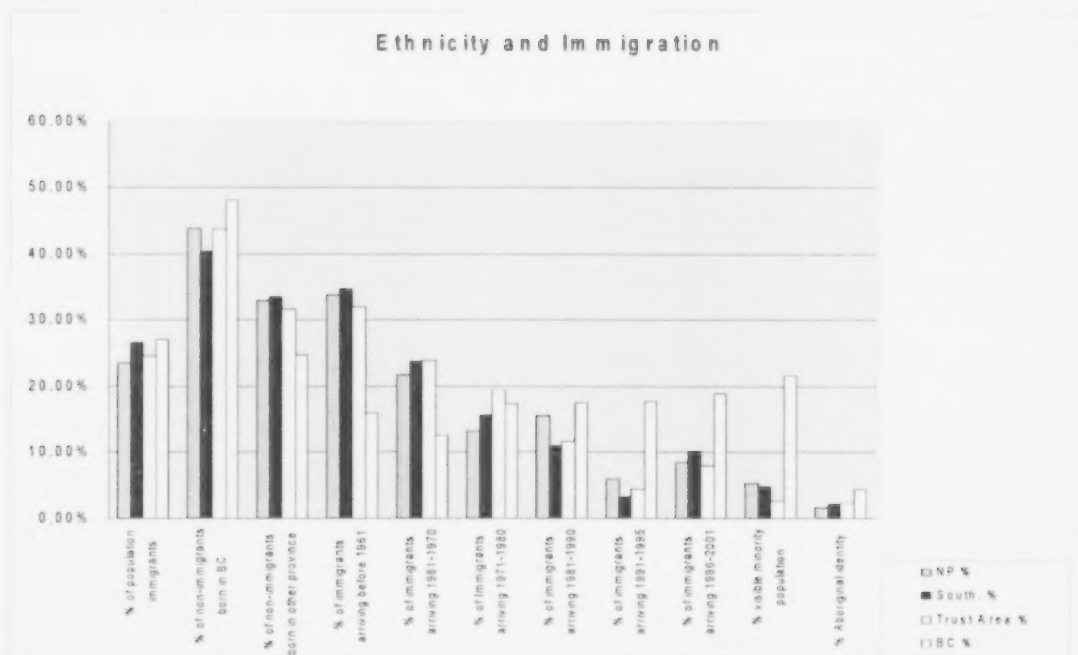
Table 2 consolidates census cohorts and sexes from the underlying data. A more detailed breakdown for North Pender is provided in the charts above. The results indicate that:

- North Pender has a significantly lower proportion of persons in the younger age cohorts than the province as a whole. This is consistent with the population profiles for the Southern LTA.
- Proportionately, the 35-54 cohort is relatively close to the provincial average; in contrast the proportion of the population in the 55-69 cohort is almost 2½ times the provincial average.
- The differences are less in the older cohorts, but still above the provincial average (caution should be used with the 80+ cohorts as the numbers are so small).
- A calculation of median ages establishes it as approximately 56, compared to the provincial median age in 2001 of 38.4.
- It would be difficult to impute significance to any sex imbalances on the above chart as the numbers are so small.

In terms of planning policy implications, the results suggest that demand and need for facilities and housing that is generally used by younger persons may not be as great as elsewhere, while demand will continue to be generated by older adults (but not necessarily the elderly) at a greater rate.

2.3 Ethnicity and Immigration

Table 4: Immigration							
Variable	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total population by citizenship**	1795	4215	22890	100.00%	100.0%	100.0%	100.00%
Canadian citizenship	1705	3970	21500	94.99%	94.2%	93.9%	92.20%
Citizenship other than Canadian	90	255	1410	5.01%	6.0%	6.2%	7.80%
Non-immigrant population	1370	3105	17275	76.54%	73.5%	75.5%	72.90%
Born in province of residence	785	1705	10025	43.85%	40.4%	43.8%	48.20%
Total immigrant population	415	1095	5450	100.00%	100.0%	100.0%	100.0%
Before 1961	140	380	1745	33.73%	34.7%	32.0%	15.9%
1961-1970	90	260	1300	21.69%	23.7%	23.9%	12.5%
1971-1980	55	170	1065	13.25%	15.5%	19.5%	17.3%
1981-1990	65	120	640	15.66%	11.0%	11.7%	17.6%
1991-1995	25	35	240	6.02%	3.2%	4.4%	17.7%
1996-2001	35	110	435	8.43%	10.0%	8.0%	19.0%
Total visible minority	95	200	610	5.29%	4.7%	2.7%	21.60%
Total Aboriginal identity	30	90	540	1.68%	2.1%	2.4%	4.40%
Source: Statistics Canada, 2001 Census							
*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas							
**20% Sample							



Discussion

This data compare immigrant and citizenship status across the jurisdictions; the results indicate that:

- The overall the level of citizenship is consistent with the provincial average. In contrast, it is notable that the majority of immigrants living on North Pender came to Canada prior to 1970, compared to only ¼ of the immigrants in the province as a whole.
- There are lower proportions of recent immigrants and visible minorities on North Pender in comparison to the province as a whole.

In terms of planning implications, North Pender is unlikely to experience the kind of issues social planning specific to many centres receiving a large proportion of recent immigrants. Due to its small population and the error inherent in a 20% sample of a small population, the details in the above data should be used with caution.

2.4 Education

Table 5: Education Achievement

	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total population, 20 years and over, by level of schooling	1295	3020	18070	100.0%	100.0%	100.0%	100.0%
Less than grade 9	40	80	470	3.09%	2.65%	2.60%	6.60%
Grades 9 to 13	435	1000	5210	33.59%	33.11%	28.83%	29.90%
Trades certificate or diploma	195	460	2645	15.06%	15.23%	14.64%	12.80%
College certificate or diploma	295	580	3970	22.78%	19.21%	21.97%	23.90%
Bachelor's degree or higher	330	900	5775	25.48%	29.80%	31.96%	17.60%

Source: Statistics Canada, 2001 Census

*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas

Education: By level and percentage



Discussion

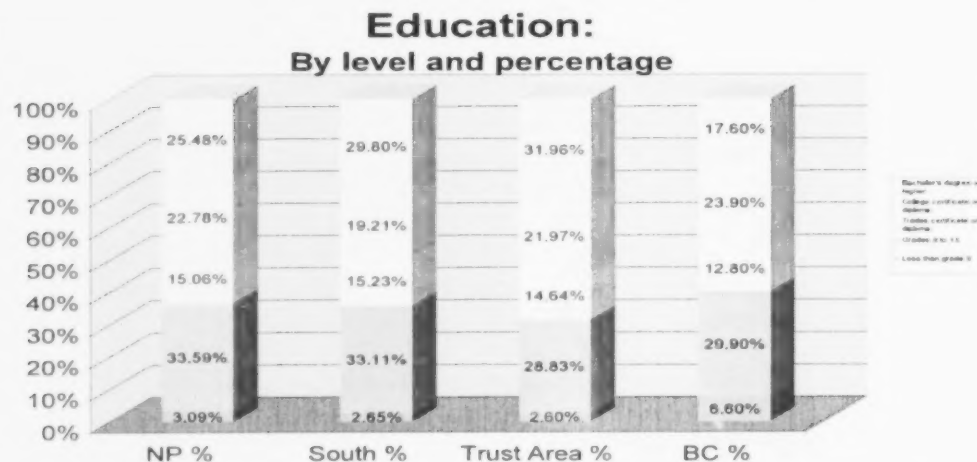
Table 5 compares levels of educational attainment, indicating that:

- In comparison to the province as a whole, a significantly lower proportion of North Pender's population has low levels of educational attainment in comparison to the provincial average.
- Similarly, a significantly higher proportion has post-secondary degrees.

Higher levels of educational achievement are generally associated with higher incomes.

2.4 Education

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2.5 Household Structure and Family Status

Table 6: Household Structure

	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total number of private households by household size	915	2175	10740	100.0%	100.00%	100.00%	100.0%
1 person	300	760	3445	32.79%	34.94%	32.08%	27.30%
2 persons	475	1080	4620	51.91%	49.66%	43.02%	33.60%
3 persons	70	185	1250	7.65%	8.51%	11.64%	14.80%
4-5 persons	65	150	1310	7.10%	6.90%	12.20%	20.80%
6 or more persons	5	10	120	0.55%	0.46%	1.12%	3.50%
Number of persons in private households	1775	4180	22825				
Average number of persons in private households	1.9	1.9	2.1				2.5

Source: Statistics Canada, 2001 Census
 *Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas

Table 7: Family Structure and Number of Children

	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total number of census families in private households**	600	1390	7105				
Total couple families by family structure and number of children	540	1260	6215				
Married couples	470	1035	5045				
Without children at home	365	830	3185	77.7%	80.2%	63.1%	44.1
With children at home	100	215	1855	21.3%	20.8%	36.8%	55.9
1 child	25	70	680	4.6%	5.6%	10.9%	19.5
2 children	60	100	790	11.1%	7.9%	12.7%	24.8
3 or more children	15	35	375	2.8%	2.8%	6.0%	11.5
Common-law couples	65	215	1165				
Without children at home	55	170	825	84.6%	79.1%	70.8%	64.6
With children at home	10	30	320	15.4%	14.0%	27.5%	35.4
1 child	0	20	210	0.0%	1.6%	3.4%	17.6
2 children	10	10	70	1.9%	0.8%	1.1%	12
3 or more children	0	10	50	0.0%	0.8%	0.8%	5.8

Source: Statistics Canada, 2001 Census
 *Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas
 **20% Sample Data - Census Family is defined as a married couple (with or without children of either or both spouses), a couple living common-law (with or without children of either or both partners) or a lone parent of any marital status, with at least one child living in the same dwelling.

Table 8: Household status of persons 65 and over							
	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total number of persons 65 years and over**	495	1200	4660	100.0%	100.0%	100.0%	100%
Number of non-family*** persons 65 years and over	130	305	1410	26.3%	25.4%	30.3%	35.6%
Living with relatives	15	25	65	3.0%	2.1%	1.4%	5.3%
Living with non-relatives only	0	20	65	0.0%	1.7%	1.4%	1.8%
Living alone	115	265	1295	23.2%	22.1%	27.8%	28.5%
Number of family persons 65 years and over	365	900	3255	73.7%	75.0%	69.8%	64.4%
Source: Statistics Canada, 2001 Census							
*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas							
**20% Sample Data							
***Census Family is defined as a married couple (with or without children of either or both spouses), a couple living common-law (with or without children of either or both partners) or a lone parent of any marital status, with at least one child living in the same dwelling. "Children" in a census family include grandchildren living with their grandparent(s) but with no parents present.							

Discussion

The above data relate primarily to household structure, which has implications for housing demand and land use patterns. The results indicate that:

- There are a noticeably larger proportion of 2-person households on North Pender than the provincial average and family size is smaller than the provincial average.
- The average household size is 1.9 persons, compared to 2.5 provincially. This is directly applicable to occupancy rates, which are used for projecting housing demand.
- There are proportionately more couples without children ("empty-nesters") and a smaller than average proportion of families with teenage children. This latter may be related to the available schooling in 2001.
- Table 8 indicates that there is a lower than average proportion of single seniors and higher than average proportion of seniors living as couples. The lower proportion of seniors' living as singles may relate to the absence of medical facilities.

The policy implications of the data include an expectation that there may be more demand for smaller housing units and less demand for family oriented services and facilities.

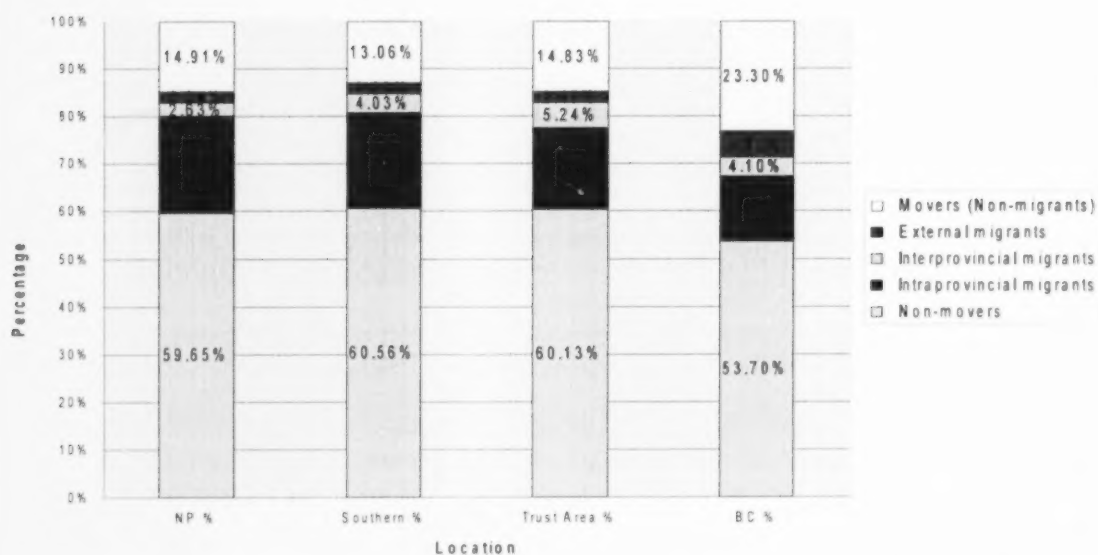
2.6 Mobility

Table 9: Population Mobility

	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total population (5 years and over) by mobility status 5 years ago	1710	4095	22045	100.00%	100.00%	100.00%	100.00%
Non-movers	1020	2480	13255	59.65%	60.56%	60.13%	53.70%
Movers (Non-migrants)**	255	535	3270	14.91%	13.06%	14.83%	23.30%
Intraprovincial migrants	350	825	3805	20.47%	20.15%	17.26%	13.50%
Interprovincial migrants	45	165	1155	2.63%	4.03%	5.24%	4.10%
External migrants	40	90	530	2.34%	2.20%	2.40%	5.40%

Source: Statistics Canada, 2001 Census
 *Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas
 **Non-migrants are movers who, on Census Day, were living at a different address, but in the same census subdivision (CSD) as the one they lived in five years earlier. The CSD in this instance is the Capital Regional District Electoral Area G (Southern Gulf Islands)

Mobility - 5 years (1996-2001)



2.6 Mobility

Table 9: Population Mobility

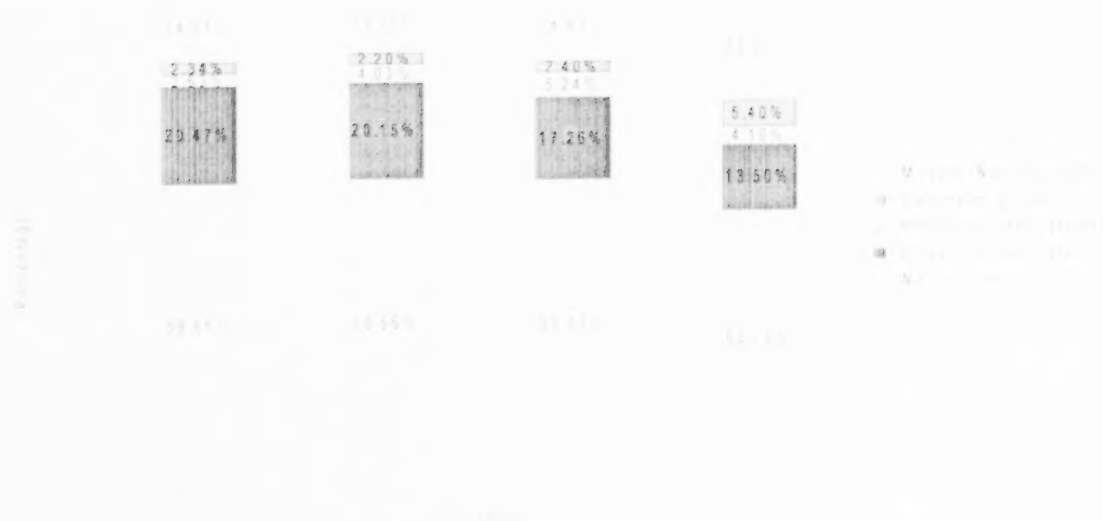
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Interprovincial migrants	45	165	1155	2.63%	4.03%	5.24%	4.10%
External migrants	40	90	530	2.34%	2.20%	2.40%	5.40%

Source: Statistics Canada, 2001 Census.

*Southern LTA = Ladang, Mayne, North Pender, Saturnia and South Pender Local Trust Areas.

**Non-migrants are movers who, in Census Day, were living at a different address, but in the same province (British Columbia) as the one they lived in five years earlier. The LTA in this context is the Capital Regional District (Capital Area) or Southern Trust lands.

Mobility - 5 years (1996-2001)



Discussion

This data examines population mobility, indicating that:

- There is a slightly larger proportion of the population on North Pender (and in the southern islands and in the Islands Trust area) who are non-movers in comparison to the proportion provincially. However, this should not necessarily be seen as significant when considered in conjunction with the age profile of the island – younger individuals tend to move more often than older persons.
- A higher proportion of the movers on North Pender tended to move within BC (Intra-provincial) than the overall provincial average.
- A lower of inter-provincial migrants (i.e. migrants coming from other provinces).

3.0 ECONOMY

This section of the profile tabulates statistics related to the economy, including employment, occupation, income and socio-economic dependency.

3.1 Labour Force

Table 10: Labour Force Occupations							
	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total labour force 15 years and over by occupation**	705	1835	11560	100.0%	100.0%	100.0%	100.0%
Occupation - Not applicable	15	15	145	2.1%	0.8%	1.3%	2.2%
All occupations	685	1810	11390	100.0%	100.0%	100.0%	100.0%
Management	105	310	1360	15.3%	17.1%	11.9%	10.8%
Business, finance and administration	105	225	1270	15.3%	12.4%	11.2%	17.6%
Natural and applied sciences and related	45	105	790	6.6%	5.8%	6.9%	6.1%
Health	20	70	480	2.9%	3.9%	4.2%	5.2%
Social science, education, government service and religion	65	195	1085	9.5%	10.8%	9.5%	8.0%
Art, culture, recreation and sport	45	155	1190	6.6%	8.6%	10.4%	3.3%
Sales and service	125	290	2370	18.2%	16.0%	20.8%	25.6%
Trades, transport and equipment operators and related	150	330	1800	21.9%	18.2%	15.8%	14.3%
Primary industry	25	120	785	3.6%	6.6%	6.9%	4.2%
Processing, manufacturing and utilities	0	15	265	0.0%	0.8%	2.3%	4.8%
Source: Statistics Canada, 2001 Census							
*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.							
**2001 National Occupational Classification for Statistics - 20% Sample Data							

Discussion

This data tabulates respondents' occupation as reported in the 20% sample in the 2001 census. Because it involves a sample of some relatively small populations, in combination with data suppression and random rounding, the results for North Pender should be used with some caution.

- Generally, the occupation profile of North Pender indicates that the community has higher than average proportion in management, arts and trades occupations.
- Conversely, there are lower than average proportions in sales, health and manufacturing occupations.

The implications for land use planning policy may indicate more demand or need for certain housing types and whether or not there is a need for of land for traditional employment centres, such as industry and office uses.

3.2 Industry

Table 11: Labour Force by Industry

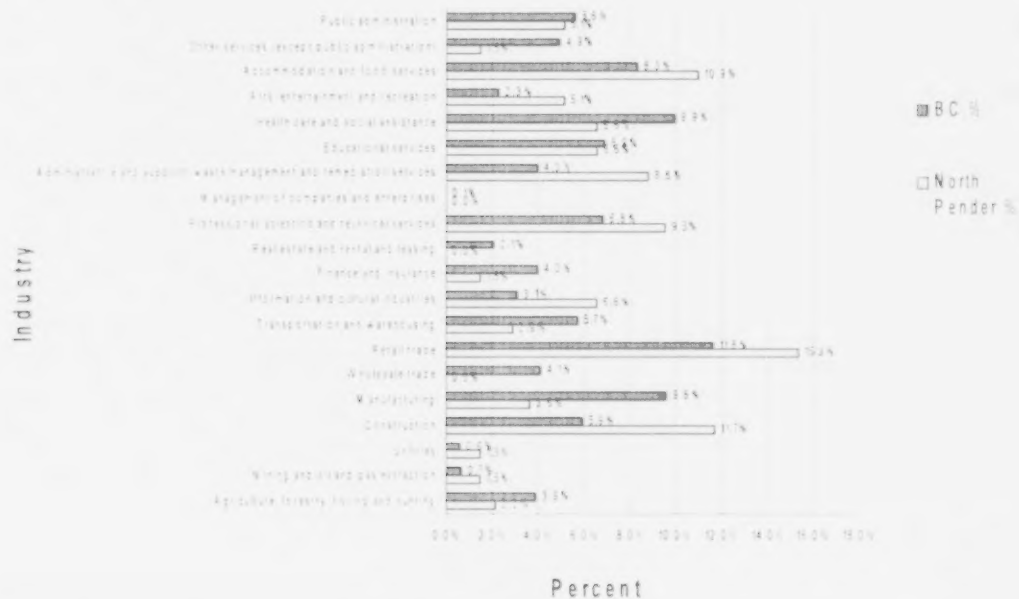
	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total labour force 15 years and over by industry**	705	1840	11555	100.0%	100.0%	100.0%	100.0%
Industry - Not applicable	20	30	175	2.8%	1.6%	1.5%	2.2%
All industries	685	1805	11370	100.0%	100.0%	100.0%	100.0%
Agriculture, forestry, fishing and hunting	15	95	590	2.2%	5.3%	5.2%	3.9%
Mining and oil and gas extraction	10	10	40	1.5%	0.6%	0.4%	0.7%
Utilities	10	20	40	1.5%	1.1%	0.4%	0.6%
Construction	80	220	1175	11.7%	12.2%	10.3%	5.9%
Manufacturing	25	115	790	3.6%	6.4%	6.9%	9.6%
Wholesale trade	0	20	235	0.0%	1.1%	2.1%	4.1%
Retail trade	105	180	1025	15.3%	10.0%	9.0%	11.6%
Transportation and warehousing	20	60	695	2.9%	3.3%	6.1%	5.7%
Information and cultural industries	45	60	365	6.6%	3.3%	3.2%	3.1%
Finance and insurance	10	20	235	1.5%	1.1%	2.1%	4.0%
Real estate and rental and leasing	0	15	175	0.0%	0.8%	1.5%	2.1%
Professional, scientific and technical services	65	160	1000	9.5%	8.9%	8.8%	6.8%
Management of companies and enterprises	0	0	15	0.0%	0.0%	0.1%	0.1%
Administrative and support, waste management and remediation services	60	110	610	8.8%	6.1%	5.4%	4.0%
Educational services	45	215	955	6.6%	11.9%	8.4%	6.9%
Health care and social assistance	45	110	1080	6.6%	6.1%	9.5%	9.9%
Arts, entertainment and recreation	35	90	625	5.1%	5.0%	5.5%	2.3%
Accommodation and food services	75	175	905	10.9%	9.7%	8.0%	8.3%
Other services (except public administration)	10	70	475	1.5%	3.9%	4.2%	4.9%
Public administration	35	55	335	5.1%	3.0%	2.9%	5.6%

Source: Statistics Canada, 2001 Census

*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.

**1997 North American Industry Classification System - 20% Sample Data

North Pender and BC Industries by Percentage of Labour Force



Discussion

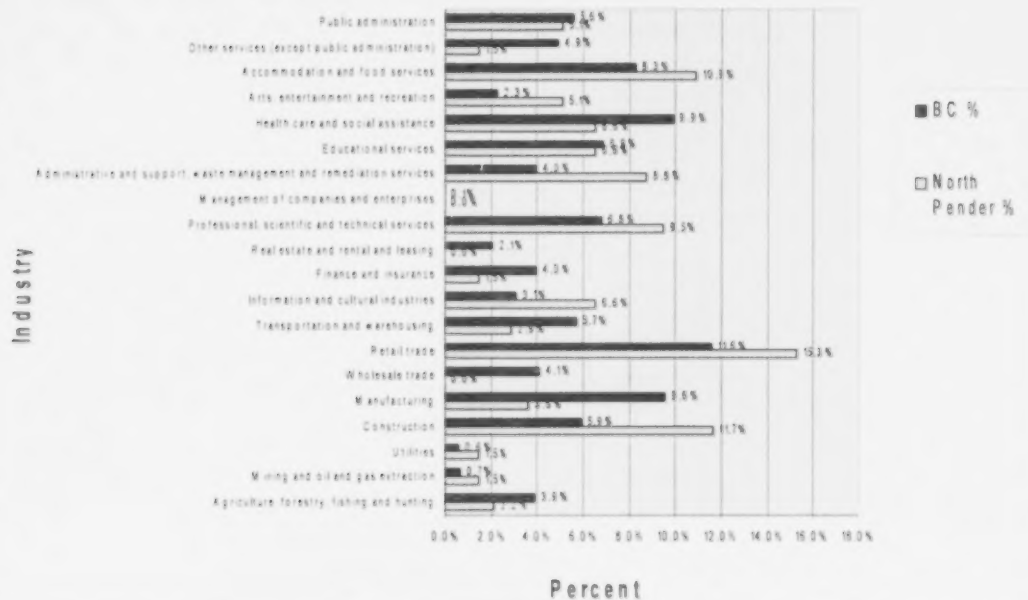
This data differs from the previous section in that it reports the industry where individuals are employed, rather than their specific occupation. Again, the results should be approached with caution due to sample sizes and rounding.

- In general, the results indicate that larger proportions of the North Pender population are employed in construction, retail, arts and culture and certain professions.
- A smaller proportion of the population is employed in primary industries, manufacturing and health care.

Implications for land use policy include designation land for future commercial and industrial land use and policies relating to the resource land use and policies directed towards home-based business.

North Pender and BC

Industries by Percentage of Labour Force



Discussion

This data differs from the previous section in that it reports the industry where individuals are employed, rather than their specific occupation. Again, the results should be approached with caution due to sample sizes and rounding.

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- A smaller proportion of the population is employed in primary industries, manufacturing and health care.

Implications for land use policy include designation land for future commercial and industrial land use and policies relating to the resource land use and policies directed towards home-based business.

3.3 Labour Force Activity

Table 12: Labour Force Activity

	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total population 15 years and over by labour force activity**	1540	3805	19525				
In the labour force	705	1840	11550	45.8%	48.4%	59.2%	65.2
Employed	660	1715	10730	42.9%	45.1%	55.0%	59.6
Unemployed	35	125	820	5.0%	3.3%	4.2%	5.6
Not in the labour force	840	1970	7965	54.5%	51.8%	40.8%	34.8
Participation rate	45.8	48.4	59.2				65.2
Employment rate	42.9	45.1	55.0				59.6
Unemployment rate	5.0	3.3	4.2				5.6
Population 25 years and over - Labour force activity	1485	3565	17560				
In the labour force	665	1695	10380	44.8%	44.5%	53.2%	65.8
Employed	640	1600	9765	43.1%	42.0%	50.0%	61.1
Unemployed	25	105	645	3.8%	2.8%	3.3%	4.8
Not in the labour force	825	1870	7195	55.6%	49.1%	36.9%	34.2
Participation rate	44.8	43.9	59.2				65.8
Employment rate	43.1	42.6	55.0				61.1
Unemployment rate	3.8	3.0	4.2				4.8

Source: Statistics Canada, 2001 Census

*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.

**20% Sample Data

Discussion

This data compares the proportion of the population active in the labour force in each jurisdiction.

- The results indicate a low participation rate on North Pender in comparison to the provincial average, although this could be attributed to the older age profile on North Pender.
- The unemployment rate is a snapshot relevant only to the week in which the census was taken in 2001.

Implications for land use policy include an expectation that there would be limited need to zone additional land for traditional employment centres due to the size of the active labour force.

3.4 Labour Force by Class of Worker

Table 13: Class of worker							
	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total labour force 15 years and over by class of worker**	705	1835	11550	100.0%	100.0%	100.0%	100.0
Not applicable	15	15	155	2.1%	0.8%	1.3%	2.2
All classes of worker	685	1810	11390	97.2%	98.6%	98.6%	97.8
Paid workers	455	1225	8055	64.5%	66.8%	69.7%	87.9
Employees	385	1000	6945	54.6%	54.5%	60.1%	83.3
Self-employed (incorporated)	75	220	1110	10.6%	12.0%	9.6%	4.6
Without paid help	50	130	545	7.1%	7.1%	4.7%	1.8
With paid help	30	100	575	4.3%	5.4%	5.0%	2.9
Self-employed (unincorporated)	225	575	3270	31.9%	31.3%	28.3%	9.5
Without paid help	200	465	2645	28.4%	25.3%	22.9%	6.9
With paid help	25	100	610	3.5%	5.4%	5.3%	2.6
Unpaid family workers	0	10	55	0.0%	0.5%	0.5%	0.4
Source: Statistics Canada, 2001 Census							
*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.							
**20% Sample Data							

Discussion

This data examines the labour force by class of worker. The data indicates that:

- A significant proportion of the workforce on North Pender (43%) was self-employed in 2001 (compared to 14% provincially).
- The majority of self-employed did not have paid help.
- This is consistent with the levels of self-employment in the other southern islands and throughout the Trust Area.

Again, this data on self-employment has implications for planning the provision of land for employment centres and whether or not there is a need for expanding such zoning.

3.5 Place of Work and Mode of Transportation

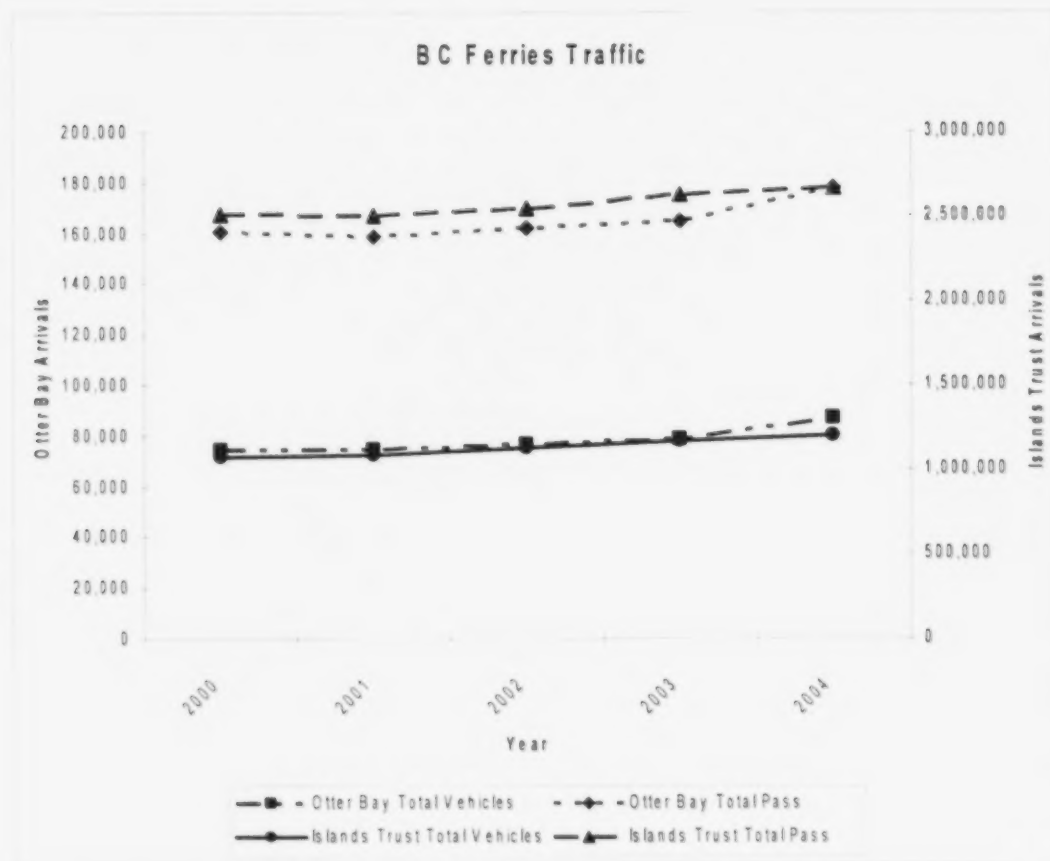
Table 14: Place of work

	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total employed labour force 15 years and over by place of work**	665	1715	10735	100.0%	100.0%	100.0%	100.0
Usual place of work	325	855	5825	48.9%	49.9%	54.3%	79.1
In CSD*** of residence	220	535	3815	33.1%	31.2%	35.5%	38.4
In different CSD	115	335	2030	17.3%	19.5%	18.9%	40.7
At home	195	530	3035	29.3%	30.9%	28.3%	9.1
Outside Canada	0	10	65	0.0%	0.6%	0.6%	0.6
No fixed workplace address	135	320	1810	20.3%	18.7%	16.9%	11.2
Source: Statistics Canada, 2001 Census							
*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.							
**20% Sample Data							
***The Census Subdivision (CSD) is the Southern Gulf Islands Electoral Area of the CRD.							

Table 15: Transportation Mode

	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Car, truck, van, as driver	390	970	5740	80.4%	82.6%	75.5%	75.0
Car, truck, van, as passenger	20	30	460	4.1%	2.6%	6.0%	7.1
Public transit	40	50	355	8.2%	4.3%	4.7%	7.5
Walked	10	80	680	2.1%	6.8%	8.9%	7.1
Bicycle	15	25	195	3.1%	2.1%	2.6%	2.0
Motorcycle	0	0	10	0.0%	0.0%	0.1%	0.2
Taxicab	0	0	20	0.0%	0.0%	0.3%	0.1
Other method	10	20	145	2.1%	1.7%	1.9%	0.9
Source: Statistics Canada, 2001 Census							
*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.							
**20% Sample Data							

Table 16: Ferry Usage							
Year	Arrival Terminal	Total Vehicles	Change	% Change	Total Passengers	Change	% Change
2000	Otter Bay	74,175			160,756		
	All Islands Trust	1,073,209			2,508,315		
2001	Otter Bay	74,078	-97	-0.13%	158,041	-2,715	-1.69%
	All Islands Trust	1,080,157	6,948	0.65%	2,496,392	-11,923	-0.48%
2002	Otter Bay	76,236	2,158	2.91%	161,783	3,742	2.37%
	All Islands Trust	1,122,254	42,097	3.90%	2,545,542	49,150	1.97%
2003	Otter Bay	78,665	2,429	3.19%	164,550	2,767	1.71%
	All Islands Trust	1,167,503	45,249	4.03%	2,622,884	77,342	3.04%
2004	Otter Bay	86,693	8,028	10.21%	177,432	12,882	7.83%
	All Islands Trust	1,194,380	26,877	2.30%	2,667,018	44,134	1.68%
Source: BC Ferries							



Discussion

This data examines place of work and mode of transportation from the 2001 Census and statistics on BC Ferry traffic. The data indicates that:

- A significantly larger proportion of the population works from home on North Pender than provincially (this is consistent with the other southern islands and the Trust Area as a whole).
- In terms of those who traveled to a regular place of work, the majority worked in the same Census Subdivision, most likely on North Pender given the difficulty in commuting between the southern islands.
- The larger proportion with no fixed work place on North Pender is consistent with the higher proportions of the population working in construction and related trades.
- The transportation mode data indicates that the majority of workers travel by vehicle. In terms of dependency on automobiles for transportation, North Pender is more dependant than the province as a whole.
- It is interesting that 40 persons on North Pender indicated using public transit to get to work (although this may include persons traveling by ferry and using public transit on Vancouver Island).
- The ferry traffic data reveals that there have been small but steady increases in passenger and vehicle traffic each year, with a significant spike in traffic in 2004.
- The 2004 increases are specifically primarily from commercial vehicles and overheights sailing from Swartz Bay, and possibly attributable to the major construction phase at Poet's Cove Resort in the 2004.
- The graph reveals a close correlation between changes in Otter Bay arrivals and changes in arrival numbers throughout the Trust Area.

3.6 Income

Table 17: Income				
	Galiano	Saturna	North Pender	BC %
Average employment income of residents 15 years and over who worked full year, full time (\$)	19973	36418	36308	44307
Percentage of income coming from employment	38.5	64	44.4	75.8
Percentage of income coming from government transfer payments %	21.4	16.4	21.1	11.8
Percentage of income coming from other sources (i.e. pension and investments)	40	19.7	34.6	12.4
Average family income \$	46675	64770	54776	64821
Source: Statistics Canada, 2001 Census				

Discussion

Table 17 compares various measures of income from North Pender, Galiano and Saturna, with BC as a comparable (data from South Pender was suppressed, Mayne is similar to North Pender, and averages for the Trust Area as a whole were not available). The data indicates that:

- Employment and average family incomes on North Pender are both lower than the provincial average.
- Employment income was 82% of the BC average; family income was 85% of the provincial average.
- The proportion of income coming from employment was lower on North Pender than provincially, with larger portions coming from transfer payments and other sources – consistent with a higher proportion of retirees in the population.
- The lower average family income in comparison with the BC average should not necessarily be taken to indicate that North Pender has a higher rate of poverty: as a whole, retirees tend to have lower incomes than individuals active in the labour force.
- However, employment income is significantly lower than the provincial average.
- Finally, in comparing with the income averages for Galiano and Saturna, it is clear that there are significant income differences between the three islands. With Saturna being closer to the provincial norm in terms of family income levels.

3.7 Economic Dependency

Table 18: Income Dependency			
Income Dependency Ratios (2001) - Percentages	Gulf Islands*	Victoria	Mean for all areas (except GVRD)
Forestry	1	1	18
Mining	0	0	4
Fishing and Trapping	1	0	1
Agriculture and Food	2	1	3
Tourism	7	6	7
Public Admin.	18	41	25
Other**	18	14	12
Transfer Payments	20	16	18
Other Non-employment Income	32	20	12
Source: BC Stats - 2001 Economic Dependencies and Impact Ratios for 63 Local Areas.			
* Galiano, Mayne, North Pender, Salt Spring, Saturna and South Pender Local Trust Areas.			
**Includes High Tech, Construction, Film Production and Other.			

Discussion

The data on economic dependency has been compiled by BC Stats for various non-metropolitan local areas. The intent is to provide indicators of the economic base for areas of the province outside the lower mainland. The local areas used in this analysis are consistent with Local Health Areas (LHA), including the Gulf Islands LHA, which consists of Salt Spring and the Southern Gulf Islands. The methodology used is the "economic base" approach, which classifies all income in a given area into basic and non-basic. Basic income flows into the local area from outside and is generated by goods or services produced within the local area and then exported outside the local area. Non-basic income is paid to individuals for the provision of goods and services within the community.

- The results ranked the Gulf Islands 76 of 78 LHA for dependency on forestry, mining and fishing. In other words, the Gulf Islands, with only 2% of income coming from these sectors, is one of the local areas in the province *least dependent* on the extraction and processing of primary resources.
- Tourism dependence is comparable to the non-GVRD average (at 7%) of income.
- The most significant and largest single source of income in the area is 'other non-employment income', at 32% of income (compared to 12% provincially). This includes investment income, non-government retirement pensions. The Gulf Islands local area has the highest dependency on non-employment income in the province (second is Parksville-Qualicum at 27%).

3.8 Overall Socio-Economic Index

Table 19: Socio-Economic Indicators	
Index	Gulf Islands LHA Rank (ranked worst-off to best-off)
Economic Hardship	62 of 78
Crime	73 of 78
Health Problems	71 of 78
Education Concerns	65 of 78
Children at Risk	67 of 78
Youth at Risk	68 of 78
Overall Rank	71 of 78
Source: BC Stats – Overall Regional Socio-economic Index.	

Discussion

Table 19 highlights the Gulf Islands Local Health Area's (LHA) ranking for key socio-economic indicators in comparison to other non-metropolitan LHA. This ranking has been created by BC Stats in order to rank non-metropolitan LHA in terms of standard socio-economic indicators, using various components of the 2001 Census in conjunction with a variety of other indicators. The LHA are ranked from worst (1) to best (78). The Gulf Islands LHA consists of Salt Spring and the southern gulf islands.

- In terms of economic hardship, the Gulf Islands LHA ranks 62nd (top 20%). The indicators used to determine this ranking include the percent of the population on income assistance, household income levels and EI payments.
- The LHA ranked 73rd in crime rates and 71st in health problems (also top 10%). Health indicators included life expectancy, teen pregnancy rates, infant mortality rates, prevalence of smokers.
- The Gulf Islands also ranked in the top 20% for education, children at risk and youth at risk.
- The overall socio-economic index ranking placed the local area 71st out of 78; this places it in the 91st percentile.

The implications of this ranking are that traditional social planning issues may not emerge as the priority they are elsewhere.

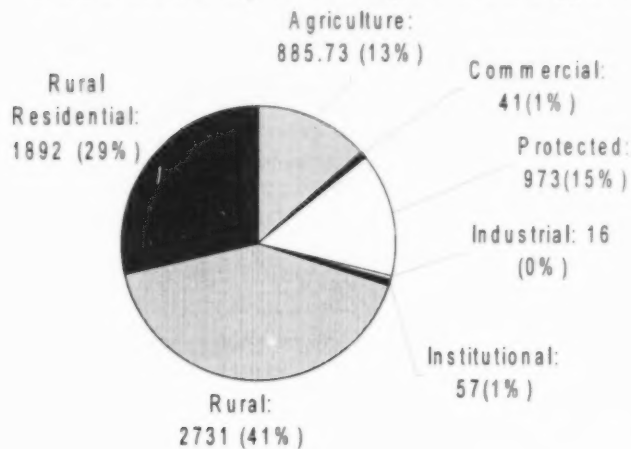
4.0 LAND USE ANALYSIS AND POPULATION PROJECTIONS

4.1 Zones

Table 20: Land Area by Zones (May 2004)			
Zone	Area (Ac.)	Area (Ha.)	%
Agricultural (AG)	885.73	358.45	13.43%
Commercial			
C1	9.08	3.68	0.14%
C2	25.75	10.42	0.39%
C3	5.80	2.35	0.09%
CC1	0.17	0.07	0.00%
<i>Commercial Sub-total</i>	<i>40.8</i>	<i>16.52</i>	<i>0.62%</i>
Protected			
CP1	147.30	59.61	2.23%
CP2	4.90	1.98	0.07%
ECO	780.01	315.67	11.83%
PR	40.80	16.51	0.62%
<i>Protected Sub-total</i>	<i>973.01</i>	<i>393.77</i>	<i>14.75%</i>
Industrial			
I1	5.54	2.24	0.08%
I2	9.02	3.65	0.14%
RF	1.08	0.44	0.02%
<i>Industrial Sub-total</i>	<i>15.64</i>	<i>6.33</i>	<i>0.24%</i>
Institutional/Service			
CS	43.81		0.66%
SD	9.76	3.95	0.15%
SNH	3.89	1.57	0.06%
<i>Institutional Sub-total</i>	<i>57.46</i>	<i>5.52</i>	<i>0.87%</i>
Rural	2730.83	1105.15	41.41%
Rural Residential	1891.80	765.60	28.68%
Totals	6595.25	2669.06	100.00%
Source: BCAA, Islands Trust			

North Pender

Land Area by Acres per Zone (percent)



Discussion

Table 20 gives the area and percentage of land in each major land use category and each zone on North Pender. The analysis of the current zoning indicates that:

- The majority of the land on North Pender is in a residential zone (Rural or RR) at 70%.
- The bulk of the remaining land is either agricultural or has protected status (13% and 15% respectively).
- The amount of land that is zoned industrial, commercial or institutional is negligible (less than 2%).

In terms of land use planning policy implications, several issues should be considered:

1. Is there sufficient residentially zoned land to accommodate future growth?
2. Is the undeveloped land that is currently zoned residential appropriate to accommodate future growth?
3. Are the current protected areas representative of sensitive and threatened ecosystems?
4. Is there sufficient land zoned to accommodate current and future industrial, commercial and institutional demands and needs?

4.2 Dwellings

Table 21: Occupied Private Dwellings

	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Total number of occupied private dwellings**	915	2175	10735	100.0%	100.00%	100.00%	100.0%
Average number of rooms per dwelling	5.9						6.2
Average number of bedrooms per dwelling	2.3						2.6
Owned	730	1715	8550	79.78%	78.85%	79.65%	66.30%
Rented	185	465	2215	20.22%	21.38%	20.63%	33.40%
Regular maintenance only	600	1310	6410	65.57%	60.23%	59.71%	67.60%
Minor repairs	240	690	3155	26.23%	31.72%	29.39%	24.00%
Major repairs	70	170	1170	7.65%	7.82%	10.90%	8.40%

Source: Statistics Canada, 2001 Census

*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.

**20% Sample Data – Occupied Private Dwellings are defined as a private dwelling in which a person or a group of persons is permanently residing. Also included are private dwellings whose usual residents are temporarily absent on Census Day.

Discussion

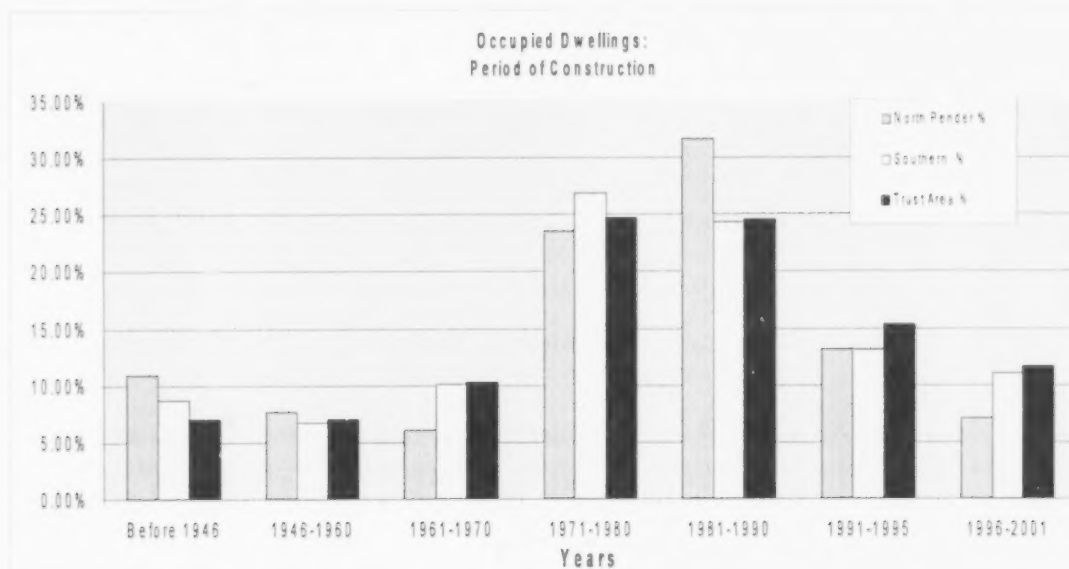
This data provides information about tenure and dwelling size and standards, indicating that:

- There were 915 occupied private dwellings reported on North Pender in 2001. This total does not include seasonal residences.
- The data indicates a higher rate of home ownership on North Pender than the provincial average. This is likely reflective of the housing stock (predominantly single family dwellings).
- Conversely, the proportion of the population renting accommodation is lower than the provincial average.
- The level of maintenance and repairs required to the housing stock is consistent with the provincial average. This is to be expected given the recent age of most housing (see table 23).

Table 22: Occupied Private Dwellings by Period of Construction

	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Before 1946	100	190	750	10.93%	8.74%	6.99%	8.90%
1946-1960	70	145	750	7.65%	6.67%	6.99%	11.70%
1961-1970	55	220	1100	6.01%	10.11%	10.25%	14.50%
1971-1980	215	585	2655	23.50%	26.90%	24.73%	23.10%
1981-1990	290	530	2635	31.69%	24.37%	24.55%	19.70%
1991-1995	120	285	1640	13.11%	13.10%	15.28%	12.70%
1996-2001	65	240	1240	7.10%	11.03%	11.55%	9.30%

Source: Statistics Canada, 2001 Census
 *Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.



Discussion

Table 22 compares the age of the housing stock in the various jurisdictions:

- A slightly higher proportion of the housing stock was constructed in the pre-war era than the provincial average, although the actual numbers of older houses is small.
- The majority of the housing stock has been constructed since 1980, with small proportion constructed in the 1940s-60s.

Table 23: Occupied Private Dwellings by Structural Type

	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Single-detached house	875	2060	9835	95.63%	94.93%	91.62%	54.80%
Semi-detached house	5	10	225	0.55%	0.46%	2.10%	3%
Row house	0	20	130	0.00%	0.92%	1.21%	6.30%
Apartment, detached duplex	10	20	160	1.09%	0.92%	1.49%	6.30%
Apartment, building that has five or more storeys	0	0	0	0.00%	0.00%	0.00%	6.60%
Apartment, building that has fewer than five storeys	0	15	105	0.00%	0.69%	0.98%	19.70%
Other single-attached house	0	0	35	0.00%	0.00%	0.33%	0.20%
Movable dwelling	20	45	250	2.19%	2.07%	2.33%	2.90%

Source: Statistics Canada, 2001 Census
 *Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.

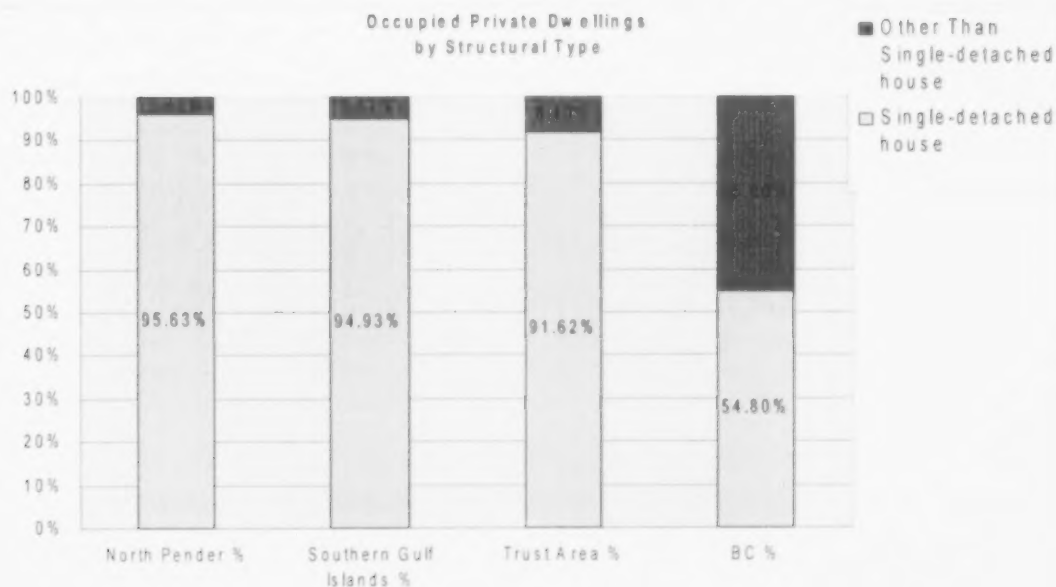


Table 23: Occupied Private Dwellings by Structural Type

	North Pender	Southern LTA*	Islands Trust Area	North Pender %	Southern LTA* %	Islands Trust Area %	BC %
Single detached house	875	2380	9835	95.63%	94.93%	91.62%	54.80%
Semi-detached house	5	10	225	0.55%	0.46%	2.10%	3%
Row house	0	20	130	0.00%	0.02%	1.24%	6.32%
Apartment detached duplex	10	20	190	1.10%	0.02%	1.89%	6.30%
Apartment building that has five or more storeys	0	0	5	0.00%	0.00%	0.05%	5.67%
Apartment building that has fewer than five storeys	5	15	135	0.03%	0.67%	0.96%	19.70%
Other single attached house	0	0	15	0.00%	0.01%	0.33%	9.20%
Movable dwelling	25	45	750	2.19%	2.07%	2.33%	2.90%

Source: Statistics Canada, 2011 Census

*Southern LTA includes Maple Ridge, Burnaby, Richmond, and Delta municipalities, but excludes Surrey.



Table 24: Occupied Private Dwellings – Tenant and Owner Costs					
	North Pender	Southern LTA*	North Pender %	Southern LTA* %	BC %
Number of tenant households in non-farm, non-reserve private dwellings	180	440			
Average gross rent of tenant households\$	508				\$750
Tenant households spending 30% or more of household income on gross rent	60	200	33.33%	45.45%	44.10%
Number of owner households in non-farm, non-reserve private dwellings	720	1560			
Average owner's major payments \$	601				\$904
Owner households spending 30% or more of household income on owner's major payments	135	310	18.75%	19.87%	20.7%
Average value of dwelling \$	219889	252615			230645
Source: Statistics Canada, 2001 Census					
*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.					

Discussion

The data in the above tables deals with housing type and tenure. The data indicates that:

- The housing stock on North Pender is overwhelmingly in the form of single family dwellings.
- This is distinct contrast to the provincial profile, in which single-detached dwellings constitute only just over half of the housing stock.
- North Pender's stock is more limited than that in the southern Gulf Islands and the Trust Area as a whole in terms of choice.
- In terms of housing costs, rents average less than overall provincial level, with 1/3 of tenant households paying more than 30% of their income for housing, compared to 44% provincially.
- Owners' payments are close to the provincial average.
- The value of dwellings in 2001 was slightly less than the provincial average

In terms of planning implications, the data would suggest that there could be future demand for a wider range of housing styles and choice than is currently provided for by the existing stock. The 2001 figures would also suggest however, that the need for affordable rental housing may not be the issue that it is in larger centres.

4.3 Housing Prices

Table 25 : Housing Prices – Single Family Dwellings (1991-2003)											
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Gulf Islands	246727	256025	241942	241910	248921	246018	249930	251398	259138	280218	328005
Annual % change		3.77%	-5.50%	-0.01%	2.90%	-1.17%	1.59%	0.59%	3.08%	8.13%	17.1%
Greater Victoria	227583	240248	245582	248903	215422	268613	256885	300800	277012	297119	350550
Annual % change		5.57%	2.22%	1.35%	-13.5%	24.7%	-4.37%	17.1%	-7.91%	7.26%	17.98%
Source: Victoria Real Estate Board											

Discussion

Table 25 compares house prices in Greater Victoria and the Gulf Islands over the past decade. House price data is available for the southern gulf islands as a whole.

- Average prices in the islands have remained less than the average in greater Victoria.
- However, there is a weak correlation between average housing prices in the islands and Victoria on a year-to-year basis, but over the last decade average prices have tended to move in the same direction in both areas.

4.4 Residential Land Use

Table 26: No. of Lots Created by Subdivision				
Year	Total No. of Lots	Difference	% change	Annual average change
1977	1649			
1991	2101	452	27.41%	32
2003	2199	98	4.66%	8
1977-2003		550	33.35%	21

Source: BC Assessment Authority, Islands Trust

Table 27: Actual Use by Lot – North Pender (2003)					
BCAA Use Code					
Zone	Occupied Dwelling	Seasonal Dwelling	Other Use	Vacant	Totals
Rural Residential (Magic Lake)	644	253	14	326	1237
Rural Residential (Trincomali)	54	29	1	20	104
Rural Residential (all others)	225	59	10	74	368
Rural (no split zones)	120	33	9	97	259
Rural/AG split zones	29	2	6	4	41
Agriculture	14	1	0	1	16
	1086	377	40	522	2025

Source: BC Assessment Authority, Islands Trust

Table 28: Change in Actual Use - Residential Lots			
BCAA Use Code			
Year	Occupied Dwelling	Seasonal Dwelling	Vacant
1977	237	296	1090
1991	823	383	788
2004	1072	376	521
% change 77-91	247%	30%	-28%
% change 91-04	30%	-	-33%
% change 77-04	352%	27%	-52%

Source: BC Assessment Authority, Islands Trust

Table 29: No. of Occupied Private Dwellings

Year	No of Dwellings	Difference	% change	Southern LTA % change	Islands Trust Area % change
1991	670				
1996	819	+149	22.24%	18.68%	22.47%
2001	915	+96	11.72%	7.99%	7.17%
1991-2001		+245	36.57%	28.17%	31.25%

Source: Statistics Canada, 2001 census

*Southern LTA = Galiano, Mayne, North Pender, Saturna and South Pender Local Trust Areas.

Table 30: Residential Lot Analysis (2004)

Zone (& Local Area)	No. of Existing Lots	No. of Potential Additional Lots	Total No. of Potential Lots
RURAL RESIDENTIAL			
Port Washington	173	84	257
Irene Bay	14	1	15
Hope Bay	93	27	120
Razor Pt	76	46	122
Medicine Beach	12	0	12
Magic Lake	1237	0	1237
Trincomali	104	3	107
RURAL RESIDENTIAL TOTAL	1709	161	1870
RURAL*	300	62	362
AGRICULTURAL**	16	0	16
TOTALS	2025	223	2248

Source: Islands Trust

* Includes Rural/Agricultural split-zoned lots

** Does not include Rural/Agricultural split-zoned lots

Discussion

Table 26 examines the total number of lots (not just residential) and change over time, indicating that the pace of new subdivision fell dramatically in the 1990s, from an average of 32 lots/year in the period 1977-1991 to an average of 8 new lots/year in the period 1991-2003. This is consistent with slower population growth in the latter period.

Table 27 shows the actual use undertaken on lots. This data is tabulated by the BC Assessment Authority and should be used with caution. However, the results indicate that:

- Approximately ¼ of the residential lots on North Pender remain undeveloped (the majority in Magic Lake Estates).
- Another 20% (377) lots are developed with dwellings that are used as seasonal residences.

- Assuming an occupancy rate of 2.5 persons (compared to 1.95 for permanent occupied dwellings) this would suggest that the seasonal population could approach 1000.
- Overall, just ½ (53%) of lots are developed with and used as permanent residences.
- Over the past 25 years, the number of vacant lots has, not surprisingly, declined.
- The number of lots used for seasonal dwellings has increased, but not by a substantial number.
- The number of lots classed as having occupied dwellings has increased substantially, particularly during the 1980s, with growth slowing the 1990s.

Table 29 uses Census data to tabulate change in the number of occupied dwellings over the last three census periods. The census counts number of dwellings occupied as permanent residences on the date of the census. In contrast the data provided by the BC Assessment Authority applies a use code to each lot, the accuracy of which should be used with caution due to out-dated classification (the use code does not affect the taxes paid), underreporting and incidences of multiple dwellings on a single lot. The census count of occupied dwellings indicates that, while the numbers differ from those provided by the BC Assessment authority, the overall trend is similar, with growth rates declining over the 1990s.

Table 30 provides an analysis of future subdivision potential on residential lots. This data is principally drawn from the Islands Trust geographic information system and is based on a legal composite consistent with the land title system. The table indicates that there are just over 2025 residential² lots on North Pender. Under the existing zoning up to 223 new lots could be created. However this is purely based on lot size and current zoning and does not take into account topography, access, frontage, owner intentions and the existence of covenants restricting development granted to agencies other than the Local Trust Committee. Therefore the actual number of lots that could be created would be lower. This potential increase represents a maximum growth of 11% in the number of lots.

Overall, this data indicates that growth in subdivision and dwellings has slowed since the peak of the 1980s (this is consistent with the population growth over the same period). The number of sub-dividable lots remaining is limited and a number could not be subdivided due to topography and other considerations. However, there remains a significant number lots that are vacant (around 500). Based on annual absorption rate of 25 new occupied dwellings per year (1991-2001 change in occupied dwellings according to Census data), there is currently a 25 year supply of potential lots and vacant lots.

² 'Residential' includes Rural Residential and Rural lots (consistent with the current OCP), agricultural-zoned lots are also included as many are split-zoned. There is also some residential development and development potential on commercial and industrially zoned land, primarily in the form of accessory dwellings and pre-existing non-conforming dwellings.

4.5 Building Activity

Table 31: North Pender and Regional Residential Building Permit Activity

	1996	1997	1998	1999	2000	2001	2002	2003	2004	Avg.
North Pender: Residential Building Permits*	40	27	23	14	10	20	19	38	44	26
North Pender: Res. Demolitions**	5	2	2	5	1	6	2	6	6	4
North Pender: Net new dwellings	35	25	21	9	9	14	17	32	38	22
North Pender: Annual % Change		-29%	-16%	-57%	0%	56%	21%	88%	19%	10%
CRD: Residential Building Permits		1230	1138	1419	1002	1183	1805	2283	2363	1553
CRD: Annual % Change			-8%	25%	-29%	18%	53%	27%	4%	13%
BC: Residential Building Permits		28659	20943	18630	15739	17542	24772	27163	32925	13312
BC: Annual % change			-27%	-11%	-16%	11%	41%	10%	21%	4%

Source: BC Stats, CRD

*Residential - includes SFD, TFD, MFD, Mobiles, Move-ins, Cottages and Cabins and does not include renovations or additions

** Demos - includes move-outs, demolitions and deconstruction

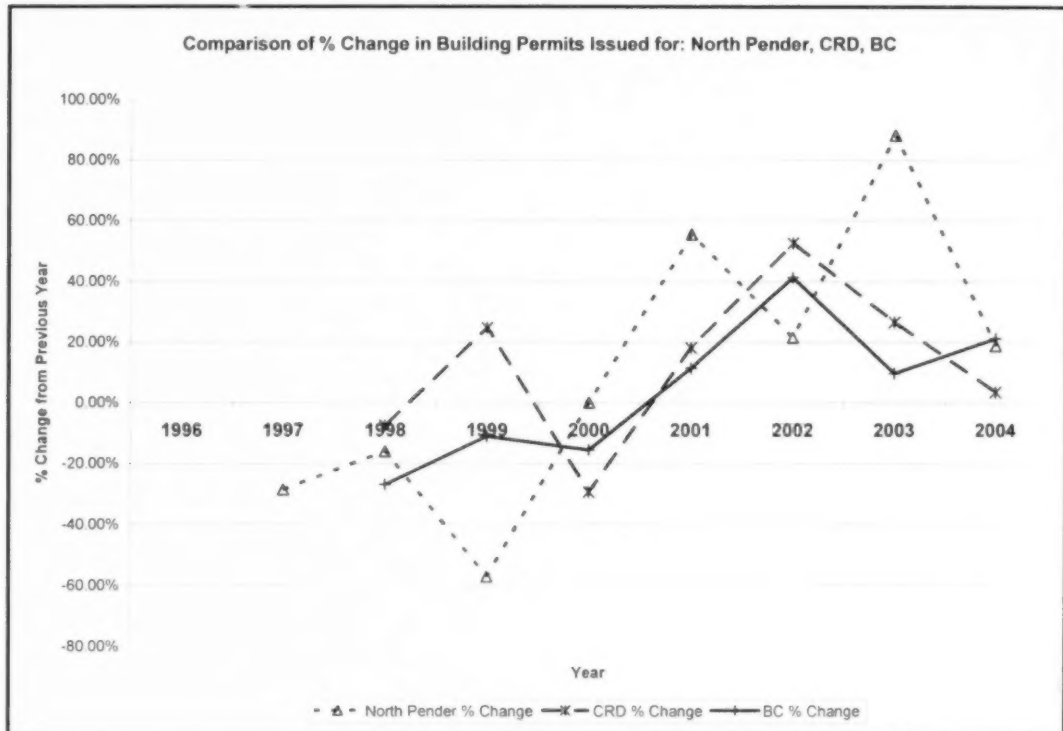
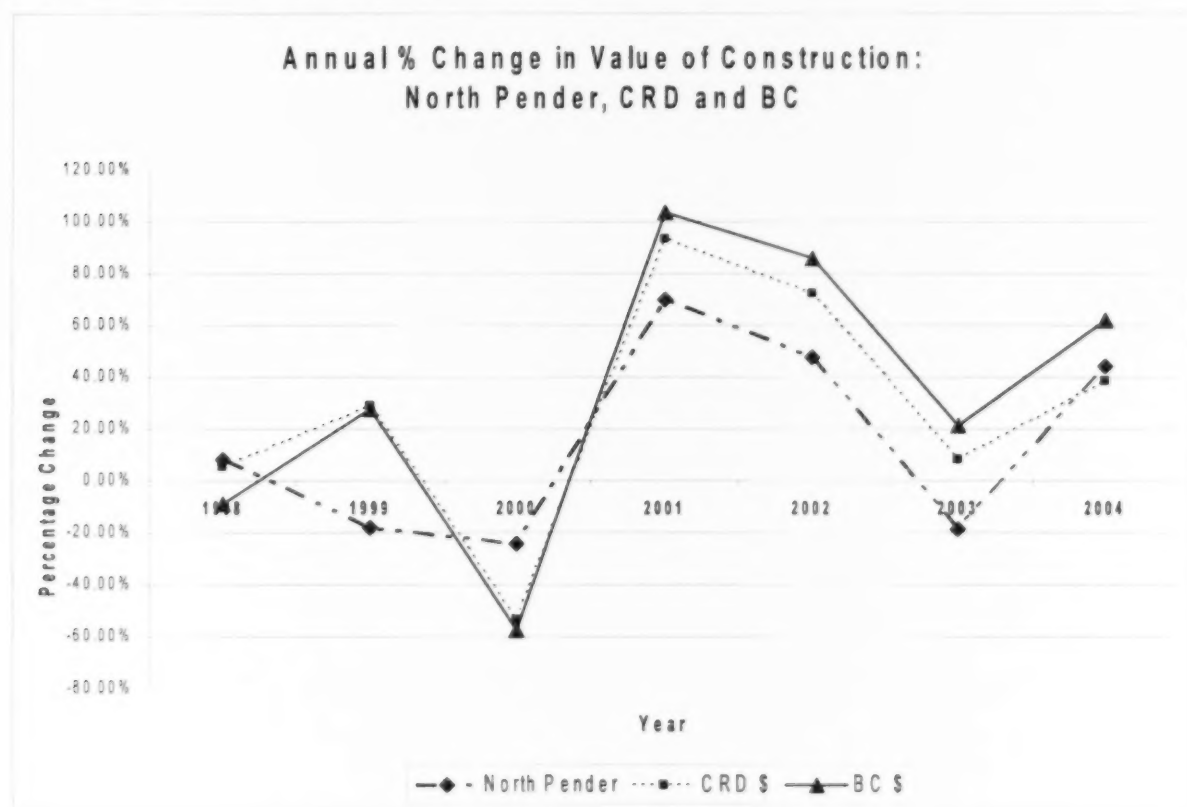


Table 32: Value of Construction*										
	1996	1997	1998	1999	2000	2001	2002	2003	2004	Avg.
North Pender:										
Value of Construction (\$ '000s)	3,030	3,019	3,255	2,655	2,010	3,406	5,013	4,062	5,849	3,589
Annual % Change		0%	8%	-18%	-24%	69%	47%	-19%	44%	13%
CRD:										
Value of Construction (\$ '000s)		287,683	279,886	411,515	290,945	359,391	447,589	568,214	534,600	397,478
Annual % Change			-3%	47%	-29%	24%	25%	27%	-6%	12%
BC:										
Value of Construction (\$ '000,000s)		5.537	4.740	4.696	4.492	4.955	5.659	6.394	7.922	5.549
Annual % change			-14%	-1%	-4%	10%	14%	13%	24%	6%
Source: BC Stats, CRD										

*Value of construction = value from all building permits.



Discussion

Residential building activity provides an insight into immediate trends that may not appear in the census or assessment data for several years. Residential building permits issued on North Pender were tabulated, along with the overall value of construction, and compared to similar regional and provincial data.

The data in Table 31 and the accompanying chart are based on permits issues for new residential construction. In the case of the North Pender building permits, it includes new dwellings, cottages, moved-in dwellings and mobile homes. The numbers do not include permits for residential renovations or additions. The number of demolition permits was also included in order to arrive at net new construction. The data indicates that:

- Building activity on North Pender dropped from a peak in the mid-1990s to a low in 2000.
- This has been followed by a new increase in home construction starting in 2001, rising to a new peak in 2004 of 38 net new dwellings.
- The number of residential permits issued every year has averaged 26 for the past decade.
- Of those, about 4 represent replacement of pre-existing dwellings; several others are typically for cottages.
- If new construction is consistent with the overall pattern, about one quarter would be for seasonal dwellings.
- Since 2000, building permits have been issued for 123 net new dwellings, compared to a total of 99 permits for net new dwellings between 1996 and 2000.
- The 2006 census will reveal if the increase results in a larger increase in permanent population than in the 1996-2001 period, or if the increase in new dwellings simply represents property owners taking advantage of low interest rates to construct long contemplated seasonal or retirement dwellings.
- The home construction trends on North Pender have followed the regional and provincial pattern in terms of recent increases in activity following a low in 2000.
- The regional and provincial trend has been tied to record low interest rates and overall trends in the larger economy.
- Home building activity will likely decrease in concert with decreases in the regional and provincial home construction sector.

Table 32 and the accompanying chart tabulate trends in overall construction values. This data is also derived from building permits – all permits issued include an estimate of the value of the work. The totals shown here do not differentiate new residential construction, but represent the total value of construction: residential, commercial, industrial and institutional.

- The value of construction on North Pender has followed the same general trends as for new residential construction, with a falling off from 1996-2000, followed by a sharp rise in value starting in 2001.

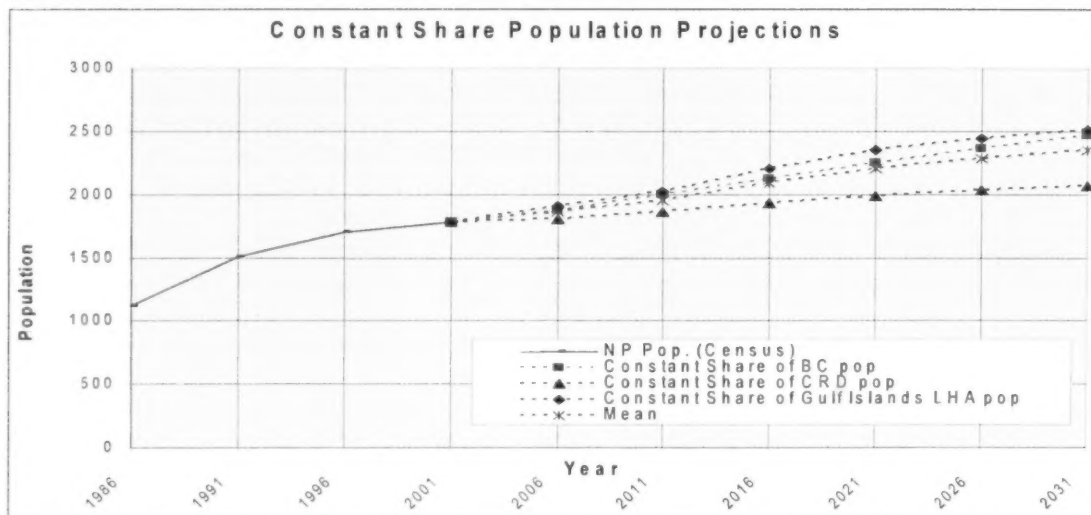
- This indicates that the pattern of slow population growth seen in the mid-1990s to 2000 may be changing, although the cyclical nature of the construction sector may result in the trend returning to lower levels of construction in the near to medium term.
- This pattern is closely correlated to regional and provincial trends in the value of construction, indicating that activity on North Pender is closely dependant on trends in the larger economy.
- If the wider economy continues to favour the construction and housing industry, then higher levels of construction can be expected on North Pender, but once the external factors change, then activity on North Pender can be expected to change as well.

4.6 Population Projections

Table 33: Stepped-down Constant Share Projections – BC P.E.O.P.L.E Projection

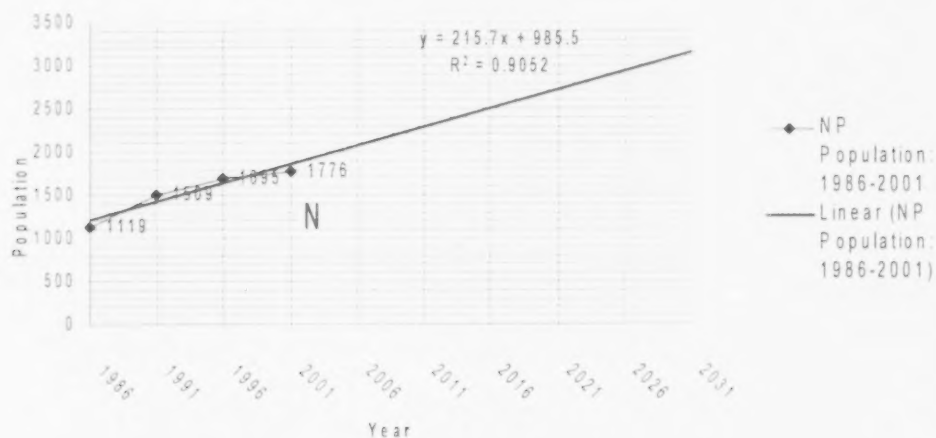
	Historic Population:				Projection Population:					
	1986	1991	1996	2001	2006	2011	2016	2021	2026	2031
British Columbia	3004074	3373399	3882043	4101579	4325595	4608770	4909444	5194872	5458398	5691437
Capital RD	275043	307643	331761	341564	346218	356638	370596	382323	390668	396501
Gulf Islands LHA	9265	11624	13751	13972	14954	15878	17358	18527	19204	19751
BC: % change					5.46%	6.55%	6.52%	5.81%	5.07%	4.27%
CRD: % change					1.36%	3.01%	3.91%	3.16%	2.18%	1.49%
Gulf Islands LHA: % change					7.03%	6.18%	9.32%	6.73%	3.65%	2.85%
North Pender population projected as a Constant Share:										
North Pender	1119	1509	1695	1776						
Constant share of BC pop.					1873	1996	2126	2249	2364	2464
Constant share of CRD pop.					1800	1854	1927	1988	2031	2062
Constant share of Gulf Islands LHA pop.					1901	2018	2206	2355	2441	2511
Mean					1858	1956	2086	2197	2279	2346

Source: BC Stats – PEOPLE 28, Islands Trust

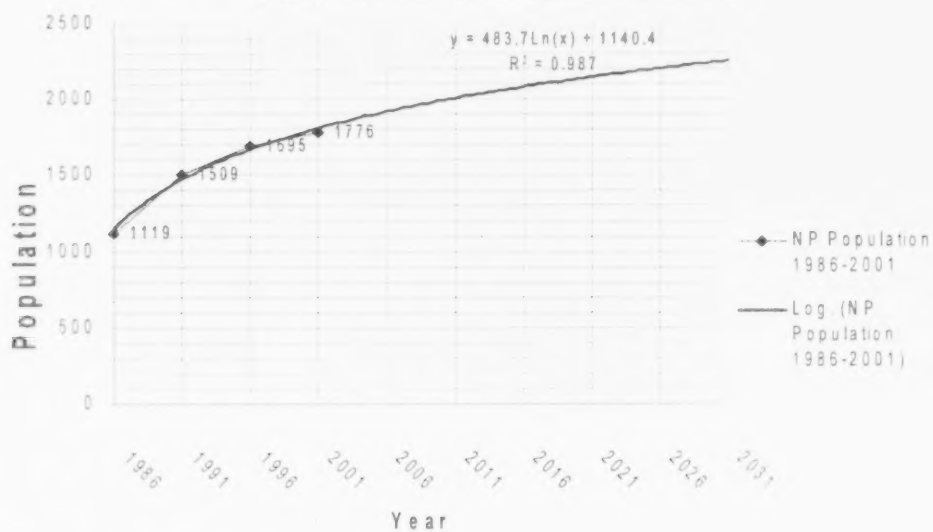


Regression Analysis

North Pender - Population Projection 1986 to 2031
linear trendline (least squares regression)

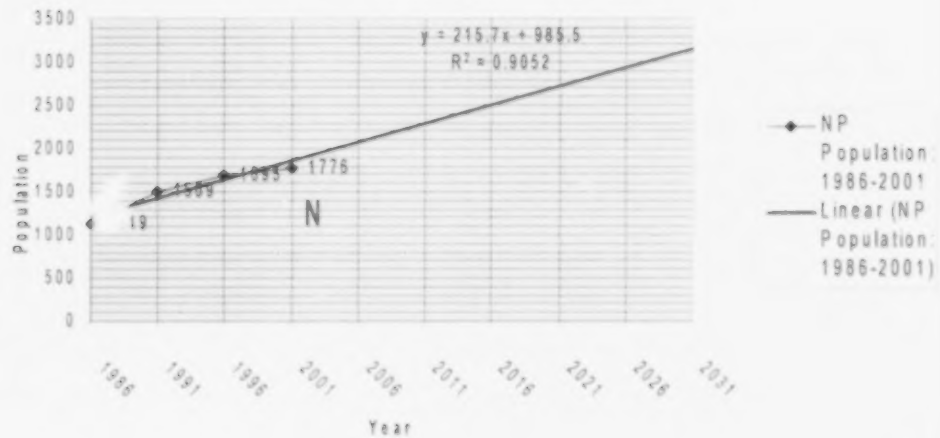


North Pender - Population Projection: 1986 to 2031
logarithmic trendline (least squares regression)

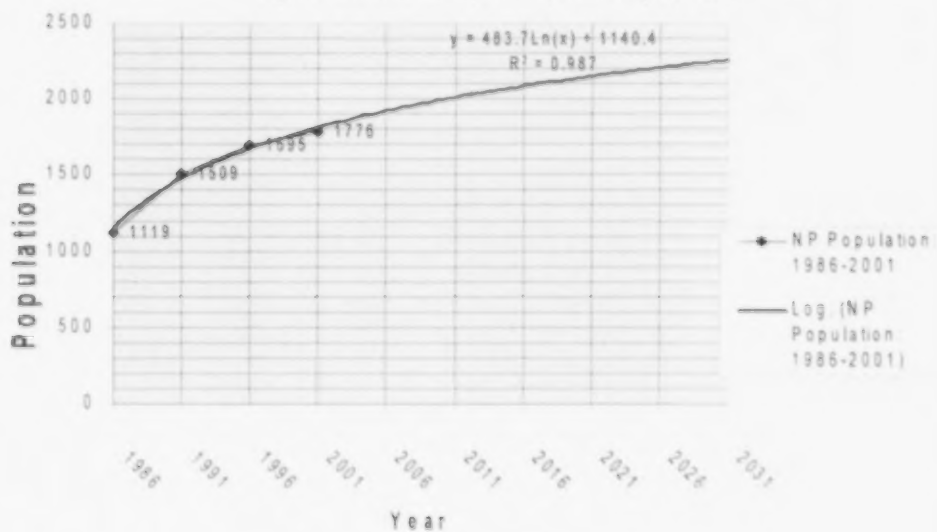


Regression Analysis

North Pender - Population Projection 1986 to 2031
linear trendline (least squares regression)



North Pender - Population Projection: 1986 to 2031
logarithmic trendline (least squares regression)



Discussion

Population change is crucial in planning for future land use, driving demand for housing, subdivision and commercial services and places pressure on public services and the environment. Therefore, projecting population with a degree of certainty is key element in community planning; however, projections are beset with variables and unknowns, particularly small area projections. Valid projections can only provide a range of possible futures based on the best analysis of known existing data and past trends.

There are two components to population change: natural increase and net migration. In the case of North Pender, natural growth is not a significant factor, almost all population change is generated by net migration. Migration rates are particularly difficult to project because the rate of in- (or out-) migration can change irregularly over time in response to unpredictable external factors. Given limitations on certainty associated with population projections, two methods have been used to attempt to project North Pender's population:

1. A constant-share model: this approach uses projections prepared for a larger area and steps the projected growth rate down to the local level. It assumes that the local level population will grow at the same rate as the larger area (or maintain a *constant-share*). Here, projections that have been prepared by BC Stats for BC, the CRD and the Gulf Islands Local Health Area are used (P.E.O.P.L.E.³). The growth rates in these models are applied separately to the current North Pender population to generate three North Pender projections, along with a mean of the three projections.
2. A regression model: regression is a method of statistical analysis used for forecasting that fits a trendline to various data points on a graph. The trendline can then be projected into the future. Two regression equations were used to project past growth on North Pender into the future – linear and logarithmic. The linear regression uses a straight line fitted to the data points and is best suited to situations where the data is increasing or decreasing at a steady rate. The logarithmic regression fits a curved line to the data points and is best suited to data where the rate of change is increasing or decreasing at a steady rate. The value of r^2 indicates the variance in the data – an r^2 of 0 indicates no correlation and r^2 of 1 indicates a perfect fit of the estimated line to the known data. A trendline is most reliable when the r^2 is at or near 1.

The constant-share model projections results, which projected population over 30 years (to 2031), show:

- A total population of 2062, 2464 or 2511 with a mean of 2346;

³ This projection uses a component/cohort survival method with separate forecasts for fertility, mortality and migration. For small areas assumptions are based on known factors affecting each component, such as major economic projects.

- The respective population increases would be 286, 688 or 735, with a mean increase of 570, or 32%.

The regression analysis also projected population changes over 30 years, resulting in:

- A population of 3150 projected by the linear regression method, an increase of 1374, or 77%, over 30 years. However, the r^2 for this regression is relatively low, indicating the line is not an optimal fit. This would be expected, as the rate of population growth in the past has not been constant. This result should be considered an outlier.
- A projected population of 2250 using the logarithmic regression method, an increase of 474, or 27% over 30 years. The r^2 for this regression is 0.987, indicating that the line is a good fit with the known historic data.

The results of the mean of the three constant-share projections and the best-fit regression projection are close, projecting 30 year growth of 32% and 27% respectively, or an annual rate of less than 1%.

The population projections presented here anticipate that there will be slow growth over the next 25 years. This is consistent with projections for the larger areas and with the population trendline and is thus represents the best estimate based on current knowledge. However, changing external circumstances can dramatically alter projections for any area, and a small area, such as North Pender, is particularly susceptible changing demographic factors. For example, recent short-term trends in residential building activity indicate higher levels of residential construction than would be anticipated by the population projections. The 2006 census should reveal if the increased building activity is a result of higher levels of in-migration of new residents or is the result other factors, such as low interest rates, that will not lead to a long term or significant change in population growth rates. Any projection should be monitored and adjusted over time as new data becomes available. Despite the caveats about this uncertainty, these projections can be used to inform decision-making on future land-use, including long-range demands for housing, commercial uses and industrial land.

4.7 Housing Demand Projections

Table 34: Projected Housing Demand – Permanent Occupied Dwellings								
No of Dwellings:			Projections:					
1991	1996	2001	2006	2011	2016	2021	2026	2031
670	819	915						
Projected overall demand for new occupied dwellings for population projections models*:								
Constant share of BC population projection:			961	1023	1090	1154	1212	1264
Constant share of CRD population projection:			923	951	988	1019	1042	1057
Constant share of LHA population projection:			975	1035	1131	1208	1252	1287
Mean			953	1003	1070	1127	1169	1203
Projected net number of new occupied dwellings (per period)			38	50	67	57	42	34
Cumulative increase			38	88	155	212	254	288
Linear Regression			1075	1180	1285	1385	1515	1615
Projected net number of new occupied dwellings (per period)			160	105	105	100	130	100
Cumulative increase			160	265	370	470	600	700
Logarithmic Regression			985	1025	1075	1100	1130	1155
Projected net number of new occupied dwellings (per period)			70	40	50	25	30	25
Cumulative increase			70	110	160	185	215	240
* based on an assumed constant occupancy of 1.95 persons per dwelling								

Discussion

Projecting future land use needs is fundamental to effectively planning for and managing growth. In a jurisdiction such as North Pender, where residential land use is predominant, estimating future residential demand is an essential component of community planning. Table 34 attempts to provide some indication of future housing demand. The approach is simply to apply the current occupancy rate (1.95 persons per dwelling) to the various population projections for each period. The results indicate that:

- The mean of the three constant share projections and the logarithmic projection are fairly consistent (demand for 288 and 244 additional permanent dwellings respectively by 2031).
- The linear regression projection is the outlier, projecting a high demand of 700 new permanent dwellings by 2031.
- Residential building permit activity since 2001 has been higher than would be forecast by the population projections alone (see section 4.5). There have been permits issued for a total of 87 net new dwellings in 2002, 2003 and 2004.

Although some of the recent residential construction would be cottages and a significant number would be for seasonal dwellings, the result will likely be more dwellings constructed in the 2001-2006 period than forecast by the projections. However, the construction sector

is notoriously cyclical and it is unclear if the rise in residential permits is a result of short-term factors such as low interest rates stimulating construction of seasonal dwellings or if it represents a medium to long term trend stimulated by rising in-migration.

If the demand for seasonal dwellings were to grow and the proportion of seasonal to permanently occupied were to remain at the current level (i.e. 3 occupied dwellings for every 1 seasonal dwelling as classed by the BC Assessment Authority) then using the mean population projection, by 2031 there would be a demand for around 290 additional permanent dwellings and 100 additional seasonal dwellings, or a total demand for approximately 400 new dwellings by 2031. Theoretically there are sufficient existing undeveloped (500) and sub-dividable lots (200) to accommodate demand for 25 years (to 2031); although, a certain number of the existing undeveloped lots have conditions that preclude development.